

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-28067-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Annette M Rivera
3450 Mountain Road
Hamburg, PA 19526

Social Security No.:

xxx-xx-2628

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 28, 2023

JAN: mjb

Jeanne Naughton
Clerk

In re:
Annette M Rivera
Debtor

Case No. 18-28067-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Aug 28, 2023

Form ID: cscnodsc

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db	+ Annette M Rivera, 3450 Mountain Road, Hamburg, PA 19526-7959
aty	+ Christina J. Pross, Marinosci Law Group, 824 N. Market Street, Ste 901, Wilmington, DE 19801-4908
r	+ C21 Alliance Realty, 867 North Stiles Street, Linden, NJ 07036-4055
517747915	+ Lender Finance Financial Company, 21 Commerce suite 101, Cranford, NJ 07016-3519
519334981	Residential Credit Opportunities Trust VI-A, by its servicer FCI Lender Services Inc., PO BOX 27370, Anaheim, CA 92809-0112
519334982	+ Residential Credit Opportunities Trust VI-A, by its servicer FCI Lender Services Inc., PO BOX 27370, Anaheim, CA 92809-0112, Residential Credit Opportunities Trust V by its servicer FCI Lender Services Inc. 92809-011

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 28 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 28 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: kriviera@leadersfc.com	Aug 28 2023 20:35:00	Leaders Financial Company, 21 Commerce Dr, Cranford, NJ 07016
517747912	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 28 2023 20:35:00	Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873
517836096	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 28 2023 20:35:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
517747913	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 28 2023 20:48:01	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518997842	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2023 20:35:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997841	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2023 20:35:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517747914	+ Email/Text: g2sogasbnkr@southernco.com	Aug 28 2023 20:34:00	Elizabethtown Gas, PO Box 5412, Carol Stream, IL 60197-5412
517907862	+ Email/Text: bankruptcy@pseg.com	Aug 28 2023 20:35:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517747916	^ MEBN	Aug 28 2023 20:28:55	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust VI-A eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor Leaders Financial Company ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Joseph Gunnar Devine, Jr	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Richard Gerbino	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor Residential Credit Opportunities Trust VI-A by its servicing agent FCI Lender Services Inc. rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Robert Williams	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC rwilliams@hoflawgroup.com
Robert C. Nisenson	on behalf of Debtor Annette M Rivera r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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